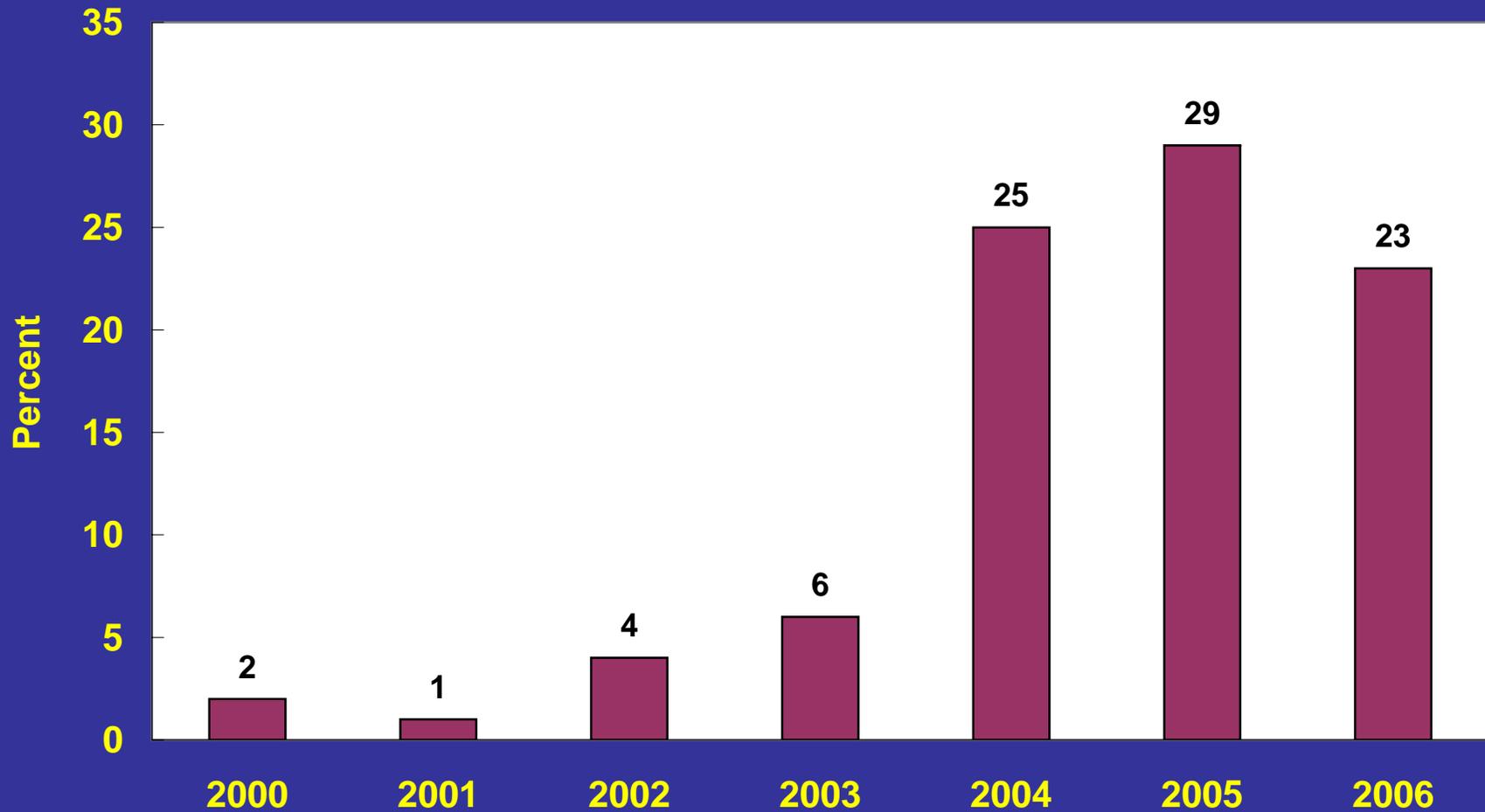


Increasingly Risky Product Mix Will Cause More Problems as Housing Prices Drop

Interest-Only and Negative Amortization Share of Originations, 2000-2006



Source: Federal Deposit Insurance Corporation presentation of Inside Mortgage Finance data.